

Obtain Required Referrals To Avoid Higher Out-of-Pocket Costs

You may be able to expand your choice of health care providers by using the TRICARE Prime point-of-service (POS) option.¹ The POS option is available to active duty family members (ADFM) overseas who are enrolled in TRICARE Overseas Program (TOP) Prime or TOP Prime Remote. With the POS option, you may choose to pay additional out-of-pocket costs to receive nonemergency health care from any host nation provider without referrals, unless local TOP restrictions require seeing only certified providers. To find a host nation provider in your area, contact the TOP Regional Call Center or visit www.tricare-overseas.com.

The POS option results in higher out-of-pocket costs. TRICARE reimburses 50 percent of the negotiated or allowable charge after you meet the POS deductible. POS costs do not apply to your annual catastrophic cap.

If you do not wish to use the POS option, here are a few tips to keep in mind when you are seeking routine care:

- Seek care from your primary care manager (PCM) if you are using TOP Prime. If you need specialty care, your PCM will submit a referral to obtain authorization from the TOP contractor, International SOS Assistance, Inc.
- If you are covered under TOP Prime Remote and do not have an assigned PCM, contact your TOP Regional Call Center for assistance with coordinating care.

Note: Prior authorization requirements still apply when using the POS option. ★

1. The POS option does not apply to active duty service members, newborns and adopted children during the first 120 days after birth or adoption, the first eight outpatient behavioral health care visits per fiscal year (October 1–September 30) to network providers for a medically diagnosed and covered condition, emergency care, clinical preventive care received from a network host nation provider or beneficiaries with other health insurance.

Non-Covered Services and Coverage Limitations

Below are some medical, surgical and behavioral health care services that may not be covered except under special circumstances. If you are an ADFM and you meet the requirements to have one of these services covered by TRICARE, you will need prior authorization from International SOS. This list is **not** all-inclusive.

- Dental care that is not medically necessary in treating a medical—not dental—condition (You may get coverage for dental care from the TRICARE Dental Program.)
- Eyeglasses or contact lenses
- Education and training, except for diabetes programs accredited by the American Diabetes Association
- Gastric bypass
- Hearing aids
- Laser or LASIK surgery
- Genetic testing
- Counseling services that are not medically necessary (e.g., educational, job-related, stress management)
- Artificial disk replacements
- Artificial insemination/assisted reproductive technology

Note: Active duty service members do not receive prior authorizations for non-covered services from International SOS. Their military treatment facilities coordinate their care.

To learn more about covered services or exclusions, visit www.tricare.mil/coveredservices. ★

Reminder: Submit Proof of Payment with All Claims for Care Overseas

Proof of payment is required for all overseas health care and pharmacy claims, including claims for care received when traveling overseas. Proof of payment is necessary for TRICARE to validate claims and safeguard benefit dollars. You can help ensure that your overseas claims are processed accurately and in a timely manner by indicating at the top of your *TRICARE/DoD CHAMPUS Medical Claim—Patient’s Request for Medical Payment* form (*DD Form 2642*) if you paid the provider directly.

When submitting your *DD Form 2642*, you should also include an itemized bill or invoice, diagnosis describing why you received medical care and/or an explanation of benefits from your other health insurance, if applicable. A canceled check or credit card receipt showing payment for medical supplies or services often satisfies the requirement. If you paid for care or supplies in cash, TRICARE may ask for proof of withdrawal from your bank or credit union and a receipt from your provider.

If you have questions regarding proof-of-payment requests, claims submissions or the status of a submitted claim, contact your TRICARE Overseas Program Regional Call Center and select option 2 for claims assistance. For more information, visit www.tricare.mil/claims. ★

TRICARE Launches Philippine Demonstration in 2013

Starting Jan. 1, 2013, TRICARE Management Activity will begin a demonstration project for TRICARE Overseas Program (TOP) Standard beneficiaries who live in the Philippines and receive care in designated demonstration areas. Within these designated areas, TOP Standard beneficiaries will be required to see approved demonstration providers who have agreed to comply with certain TRICARE requirements and business processes in order to receive payment from TRICARE for health care claims. A phased approach will be used to implement the Philippine Demonstration in multiple locations.

International SOS Assistance, Inc., the TOP contractor, and its subcontractor Global 24 Network Services will administer the Philippine Demonstration. TOP Standard beneficiaries who get care from approved demonstration providers will receive quality health care with lower out-of-pocket costs. Deductibles and cost-shares will still apply, but beneficiaries will not be required to make upfront payments. Also, these approved demonstration providers have agreed to file claims with the TOP claims processor on the beneficiary’s behalf. For more information and for a list of approved demonstration providers, visit www.tricare.mil/philippines or www.tricare-overseas.com. ★

TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

International SOS Assistance, Inc.

www.tricare-overseas.com

Eurasia-Africa

TOP Regional Call Center¹
 +44-20-8762-8384 (overseas)
 1-877-678-1207 (stateside)
tricarelon@internationalsos.com

Medical Assistance¹
 +44-20-8762-8133

Latin America and Canada

TOP Regional Call Center¹
 +1-215-942-8393 (overseas)
 1-877-451-8659 (stateside)
tricarephl@internationalsos.com

Medical Assistance¹
 +1-215-942-8320

Pacific

TOP Regional Call Centers¹
 Singapore:
 +65-6339-2676 (overseas)
 1-877-678-1208 (stateside)
sin.tricare@internationalsos.com

Sydney:
 +61-2-9273-2710 (overseas)
 1-877-678-1209 (stateside)
sydricare@internationalsos.com

Medical Assistance¹
 Singapore: +65-6338-9277
 Sydney: +61-2-9273-2760

Report Fraud and Abuse

1-877-342-2503 (toll-free)
 +1-215-354-5020 (direct)
 +1-215-354-2395 (fax)

TOPProgramIntegrity@internationalsos.com

1. For toll-free contact information, visit www.tricare-overseas.com. Only call Medical Assistance numbers to coordinate overseas emergency care.